

Information to identify the case:

Debtor 1 **Patricia A. Kutschke**
First Name Middle Name Last Name
Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**
Case number: **18-11015-TPA**

Social Security number or ITIN **xxx-xx-5240**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**
Date case filed for chapter **7 10/1/18**

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Patricia A. Kutschke	
2. All other names used in the last 8 years		
3. Address	PO Box 384 Warren, PA 16365	
4. Debtor's attorney Name and address	Sara J. Flasher Sara J. Flasher P.O. Box 384 Warren, PA 16365	Contact phone 412-977-2437 Email: sarajaneflasher@aol.com
5. Bankruptcy trustee Name and address	Joseph B. Spero 3213 West 26th Street Erie, PA 16506	Contact phone 814-836-1011 Email: sperolaw@neohio.twcbc.com

For more information, see page 2 >

6. Bankruptcy clerk's office	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 814-464-9740
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .		Date: 10/25/18
7. Meeting of creditors	January 9, 2019 at 09:30 AM	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Warren County Courthouse, 2nd Floor Jury Room, 204 Fourth Avenue, Warren, PA 16365
8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 3/11/19
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	You must file a complaint: <ul style="list-style-type: none">if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), orif you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">if you assert that the discharge should be denied under § 727(a)(8) or (9).	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Patricia A. Kutschke
Debtor(s)

Bankruptcy Case No.: 18-11015-TPA
Chapter: 7

ORDER

WHEREAS, *Federal Rule of Bankruptcy Procedure 1007(c)* requires an individual debtor to file a statement regarding completion of a course in personal financial management within 60 days after the first date set for the meeting of creditors under §341 of the Bankruptcy Code in a Chapter 7 case.

WHEREAS, *11 U.S.C. §727(a)(11)* states that the Court shall not grant a discharge unless the debtor completes an instructional course concerning personal financial management after filing the petition.

It is hereby **ORDERED, ADJUDGED and DECREED** that this case shall be closed without entry of a discharge on the 75th day after the first meeting set for the meeting of creditors *unless*, within 60 days after the first date set for the meeting of creditors, the debtor files a Certificate that the course in personal financial management described in *11 U.S.C. §111* was completed. The Certificate must substantially conform to *Official Form No. 423, Certification of Completion of Instructional Course Concerning Personal Financial Management*. The Court may delay closing this case without further order or notice.

It is **FURTHER ORDERED** that a debtor who cannot meet the requirement of attending the personal financial management course due to incapacity, disability or active military duty in a military combat zone shall file a motion with the Court to be excused from attending the course within 60 days after the first date set for the meeting of creditors. The case shall be closed without entry of a discharge if the debtor fails to timely file the motion.

Dated: October 25, 2018

Thomas P. Agresti
United States Bankruptcy Judge

REMINDER TO COUNSEL

BEFORE FILING:

Generally, a person is ineligible to be a debtor unless he/she has taken a credit counseling course within 180 days before filing a petition and files the certificate. *11 U.S.C. Section 109(h)(1)*.

AFTER FILING:

A Chapter 7 debtor is ineligible for a discharge if he/she has not, within 60 days after the first date fixed for the 341 meeting, filed the certificate of having taken the personal financial management course (*Official Form 423*). *11 U.S.C. Section 727(a)(1)* and *Rule 1007(b)(7)*.

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Patricia A. Kutschke
 Debtor

Case No. 18-11015-TPA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-1

User: gamr
Form ID: 309APage 1 of 2
Total Noticed: 23

Date Rcvd: Oct 25, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2018.

db +Patricia A. Kutschke, PO Box 384, Warren, PA 16365-0384
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 14924021 AT&T Mobility, Glenridge Highlands Two, 5565, Atlanta, GA 30342
 14924020 +Associated Credit Services, 115 Flanders Road, STE 140, Westborough, MA 01581-1087
 14924022 #+Betty Flasher, 9116 Jackson Run Road, Sugar Grove, PA 16350-5042
 14924024 +EOS CCA, 700 Longwater Drive, Norwell, MA 02061-1624
 14924026 ++NATIONAL FUEL GAS DISTRIBUTION CORPORATION, ATTN BANKRUPTCY DEPT, 6363 MAIN STREET, WILLIAMSVILLE NY 14221-5887
 (address filed with court: National Fuel, PO Box 371835, Pittsburgh, PA 15250-7835)
 14924029 PNC Bank, PO Box 1820, Dayton, OH 45401-1820
 14924027 Penelec, PO Box 3687, Akron, OH 44309-3687
 14924028 Penn Credit Corporation, P.O. Box 69703, Harrisburg, PA 17106-9703
 14924030 +Quality Asset Recovery, 7 Foster Ave, STE 101, Gibbsboro, NJ 08026-1191
 14924031 +Regency Finance Company, 210 Liberty Avenue, PO Box 607, Warren, PA 16365-0607
 14924034 +Warren General Hospital, Two Crescent Park West, PO Box 68, Warren, PA 16365-0068
 14924035 +Warren Medical Group, 103 W St. Clair, Room 2A, Warren, PA 16365-2188

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: sarajaneflasher@aol.com Oct 26 2018 02:14:27 Sara J. Flasher,
 Sara J. Flasher, P.O. Box 384, Warren, PA 16365
 tr +EDI: QJBSPERO.COM Oct 26 2018 06:03:00 Joseph B. Spero, 3213 West 26th Street, Erie, PA 16506-2507
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 26 2018 02:15:03 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Oct 26 2018 02:15:11
 Office of the United States Trustee, Liberty Center, 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
 14924019 EDI: AFNIRECOVERY.COM Oct 26 2018 06:03:00 AFNI, Inc., 1310 Martin Luther King Drive, P.O. Box 3517, Bloomington, IL 61702-3517
 14924023 +EDI: ESSL.COM Oct 26 2018 06:03:00 Dish Network, PO Box 94063, Palatine, IL 60094-4063
 14924025 EDI: IIC9.COM Oct 26 2018 06:03:00 IC System, Inc., 444 Highway 96 East, P.O. Box 64437, Saint Paul, MN 55164-0437
 14924032 +EDI: VERIZONCOMB.COM Oct 26 2018 06:03:00 Verizon Bankruptcy, PO Box 3037, Bloomington, IL 61702-3037
 14924033 +E-mail/Text: pgilbert@warren-county.net Oct 26 2018 02:15:33
 Warren County Tax Claims Bureau, 204 Fourth Avenue, Warren, PA 16365-2399
 TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 cr PNC BANK NATIONAL ASSOCIATION

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 27, 2018

Signature: /s/Joseph Speetjens

District/off: 0315-1

User: gamr
Form ID: 309A

Page 2 of 2
Total Noticed: 23

Date Rcvd: Oct 25, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmllawgroup.com
Joseph B. Spero sperolaw@neohio.twcbc.com, jspero@ecf.epiqsystems.com;legalmom18@hotmail.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Sara J. Flasher on behalf of Debtor Patricia A. Kutschke sarajaneflasher@aol.com,
doubleflash@aol.com;flashersr78776@notify.bestcase.com

TOTAL: 4